

III. JURISDICTIONAL BACKGROUND DATA

A. INTRODUCTION

It has been almost ten years since the last US Census. As time passes, State Department of Finance (Census data updated with the Department of Motor Vehicles (DMV) birth and death rates and other statistics) and local Council of Government population projections and other statistics become less reliable. In addition, use of the latter statistics is difficult because it is not organized in the same manner as US Census data and information comparisons are difficult. In the following section of the AI and throughout the document, the City used 1990 census data for most comparison and contrast analysis. More current data is often inserted for information purposes. It is imperative that up-to-date accurate information be available if the City is to effectively implement a fair housing program. As part of its 2000-2002 Housing Element update, the City will incorporate Census 2000 data into housing program analyses to the extent that such information becomes available.

B. SUMMARY OF COMMUNITY PROFILE AND HOUSING NEEDS

1. Data Summary. The following data summary includes disclosures contained in the U.S. Census, 1994 Comprehensive Housing Affordability Strategy, the City's five year Consolidated Plan and Annual Action Plans that were reviewed and approved by HUD, and other sources as cited in the body of this section. A more detailed discussion will follow this summary.

- The City has 121,747 households. Forty-nine thousand nine hundred seventeen (49,917 or 41 percent) are considered low- and very low-income. Thirty-seven thousand seven hundred forty-two (37,742) of these households need housing assistance.
- The Caucasian population, a majority in the 1980 population, is now at 49 percent and the combined minority populations at 51 percent are now the majority. Caucasian households within the City enjoy a much higher income and earning capacity than other racial groups with 58 percent of the households reporting incomes above 95 percent of the Median Family Income (MFI). This compares to only 31 percent of African American, 34 percent of Hispanic, 42 percent of Native American and 28 percent of Asian American or Pacific Islanders reporting annual household incomes that exceed the MFI for the City.

- Forty-one percent of all households are low or very low-income. Sixty-one percent of all households are Caucasian and 34 percent of those households are low- or very low-income. Eight percent are African American households and 63 percent of those households are low- or very low-income. Twenty-three percent of all households are Hispanic and 56 percent of those households are low- or very low-income. One percent of all households are Native American and 54 percent of those households are low- or very low-income. Eight percent of all households are Asian American or Pacific Islander and 67 percent of those households are low- or very low-income.
- Twenty-seven percent of all homeowners have a cost burden exceeding 30 percent of their income and 11.1 percent face a cost burden exceeding 50 percent of their income. Low-income households, 51 percent to 80 percent of MFI, represent a total of 20,089 households. A total of 61 percent of these households are reported as experiencing a housing cost burden. The percentage of households paying more than 30 percent of income for housing is 48 percent and the percentage paying more than 50 percent of income is 9 percent.
- Thirteen percent of occupied units are overcrowded. Large families have a significantly larger cost burden than smaller families. Hispanic and Asian American households have a greater demand for large houses.
- The elderly, because of poverty and disabilities, often experience difficulties finding housing or maintaining existing homes. Thirty-four percent of the 24,400 elderly households have a housing cost burden of 30 percent or more.
- Housing vacancies in 1990 represented a total of 7,597 housing units. Seventy-eight percent of the units were rentals; 22 percent were for sale. A 1999 CSUF study, based on a sampling of larger apartment complexes, reports that vacancies citywide average 5.8 percent with some areas much higher particularly southeast Fresno where the vacancy rate exceeds 12 percent.
- There are an estimated 3,300 persons (1990 US Census Data) or 4,150 persons (1999 projections) with severe and chronic mental disabilities. These individuals need continuing care and transitional housing. According to FAMI, at least 200 additional one bedroom units are needed for this group. According to the Fresno County Mental Health Department approximately 2 percent of the total population experience some degree of mental disability. The 1970, 1980 and 1990 US Censuses reported that between 9.4 percent and 10 percent of the population between ages 16 and 64 has some type of disability.

- Over 1,180 individuals have AIDS and 1,700 to 2,300 are HIV positive. There is a need for care and support facilities.
- Three thousand two hundred (3,200) homeless persons reside in the City; 28.3 percent are sheltered, 71.6 percent are not. It is estimated that 50 youths have no home.
- Seventy-two thousand (72,000) dwelling units may contain lead based paint. Twenty-six thousand six hundred thirty-five (26,635) low-income families occupy these units.
- Eleven thousand ninety-one (11,091) new dwelling units need to be completed between 1995 and 2000. Of those units, 40.3 percent are needed for low- (16.3) and very low- (24) income families.
- Of 148,162 existing housing units, 6 percent require minor rehabilitation; 0.6 percent require major rehabilitation; and 0.5 percent need to be demolished. Of the non-standard units, 21.3 percent are located in the Roosevelt Community Plan area and 21 percent in the Fresno High Community Plan area, indicating a major need for rehabilitation in those parts of the City. The Central Community Plan area contains 16 percent of all substandard units; the Edison Community Plan area, 15.9 percent; the West Community Plan area, 8.2 percent; the Hoover Community Plan area, 5.2 percent; the McLane Community Plan area, 4.6 percent; the Bullard Community Plan area, 2.6 percent; and the Woodward Park Community Plan area, 0.1 percent.
- In 1990, the median housing value was \$86,400, or 3.3 times the MFI. In 1980, the ratio was 4.5, indicating that the median value house was more affordable in 1990 than in 1980. A family of four with an income of 60 percent of MFI (\$20,760) would be able to afford a mortgage payment of \$520 which equates to an affordable mortgage of \$57,000 (30-year, 8 percent interest rate). In 1990, median gross rent was \$436 within the City, an increase of 82 percent over 1980.

2. Priorities. After review of community profile and housing needs as well as other information, the following list of priorities was developed with considerable input from the community. Strategies and funding plans for addressing these priorities are included in the City's Consolidated Plan.

- Provision of large units to serve large households: Many low-income minority households consist of five or more persons, particularly Hispanic and Asian American groups with incomes less than 50 percent of the MFI.

- Home Purchase and Rehabilitation Assistance Programs: Low-income households are most sensitive to housing costs and can most benefit from first time home buyers, self help, and other programs, for purchasing a home, maintenance, rehabilitation, or construction of accessibility and visitability features, particularly those in a 51 to 80 percent low-income group with a housing cost burden greater than 30 percent of their income.
- Low Interest Loans or Grants for Rehabilitation of Owner Occupied Structures: Low-income households, including seniors and persons with disabilities, living in private owned units with structural or accessibility problems frequently cannot afford to maintain or upgrade housing.
- Emergency Shelter and Transitional Housing Programs: Many households and individuals need outreach assessment, mental health counseling, transitional and permanent housing.
- Infrastructure Improvement, Economic Development and Equalization of Services: Low-income and minority households are often concentrated in older, more affordable neighborhoods often lacking sidewalks, accessibility features, curbs and gutters. Poverty is exacerbated by lack of proximal employment. These neighborhoods need revitalization.
- Support for Nonprofit Housing Service Providers. Nonprofit organizations who have assumed the role of public service providers for the needy, persons with disabilities, elderly, low-income, minority, homeless and other target groups need financial support. The City allocates as much funding as possible to support more than two dozen nonprofit organizations who provide senior, disabled, at-risk youth, substance abuse, crime awareness, fair housing counseling, public education, emergency housing, tenant/landlord counseling, mental health, community policing, preventative health, and homeless services among others. See Appendix B for a partial list of City funded organizations.
- Implementation of Code Enforcement Programs As part of rehabilitation and revitalization, code enforcement programs stabilize neighborhoods, improve neighborhood morale, provide self help incentives, and increase attractiveness for those seeking to establish or relocate businesses so that neighborhood become more liveable and employment and economic opportunities increase for low-income groups.

C. POPULATION AND HOUSEHOLD DATA

The 1990 Census reported that Fresno's population was 354,202. Table 1 provides ethnic, racial and income breakdowns. By 1996, population was estimated at 400,402, a 2.1 percent increase per year. Population is now projected at 415,381, an overall increase of more than 17%.

Table 1 - Population and Household Data

A. Population		1980 Census Data	%	1990 Census Data	%	% Change
1. White (non-Hispanic)		136,800	63%	174,893	49%	28%
2. Black (non-Hispanic)		20,106	9%	27,653	8%	38%
3. Hispanic (all races)		51,489	24%	105,787	30%	105%
4. Native American		1,253	.5%	2,556	.7%	104%
5. Asian or Pacific Islander		6,111	3%	42,211	12%	591%
6. Other (non-Hispanic)		2,443	1%	1,102	.3%	-55%
Total		217,202		354,202	100%	---
B. Special Categories						
1. Migrant Farmworkers		1,600		1,600		0%
2. Students		12,022		17,683		47%
C. Households	Total 1990 Households	% of Total Households	Very Low-Income 0-50% MFI	Other Low 51-80% MFI	Moderate 81-95% MFI	Above 95% MFI
1. White (non-Hispanic)	74,753	61%	19%	15%	8%	58%
2. Black (non-Hispanic)	9,268	8%	45%	18%	7%	31%
3. Hispanic (all races)	27,710	23%	36%	20%	10%	34%
4. Native American	972	1%	26%	28%	5%	42%
5. Asian or Pacific Islander	9,166	8%	49%	18%	5%	28%
6. All Households	122,155	100%	27%	16%	8%	48%

1990 US Census (1994 CHAS Table 1A)

D. INCOME/COST BURDEN/NEEDS DATA AND ANALYSIS

1. Income Level Identification. The City is concerned about the income of those who need fair housing because it is the single largest factor to be considered in obtaining a home loan, or obtaining safe, decent, and fair housing. Although, HUD

has not made low-income households a protected class, no analysis of impediments can be undertaken without considering this issue. Any discussion relating to low-income levels is subject to a variety of interpretations depending upon the definition used. For the purposes of this study, the following are utilized:

- **Poverty Level.** Poverty level incomes are computed on a national basis as a part of the U.S. Census. An index of poverty has been developed which considers factors such as family size, number of children, farm/non-farm residences and income. The definition assumes that a household is classified as poverty level if its total income amounts to less than approximately three times the cost of an economic food plan as determined by the U.S. Department of Agriculture. Approximately 20,383 households, or twelve percent of all households in the City's metropolitan area, were classified at or below the poverty level in 1990.
- **Extremely Low-Income Household.** A household with an annual income of 30 percent or less of the MFI. In Fresno, this translates to an annual household income of \$11,531 or less in 1998 for a household of four persons. Median Family Income (MFI) is adjusted annually based on household size.
- **Very Low- or Low-Income Household.** A household with an annual income that is equal to or greater than 31 percent of the MFI but does not exceed 50 percent of MFI. In Fresno, this translates to annual incomes between \$11,532 and \$18,600 in 1998.
- **Moderate-Income Household.** A household with an annual income that is equal to or greater than 51 percent of the MFI but does not exceed 80 percent of MFI. In Fresno, this translates to annual incomes between \$18,601 and \$29,760 in 1998.
- **Median Family Income (MFI).** The income level that has an equal number of household incomes above it and below it. Per the February 1999 Income Limits published by the State Department of Housing and Community Development (HCD), the MFI for a family of four in the City is \$37,200.

Using the above definitions, Table 2 identifies the number and percentage of lower-income households (below 80 percent of the MFI) in the City and County of Fresno in 1990 and indicates lower-income households needing housing assistance. The number of households needing housing assistance includes lower-income home owners living in substandard housing and lower-income renters paying more than 30 percent of their income for rent.

Table 2 - Dispersion of Lower Income Households -April 1, 1990

	Total County	%	City of Fresno	%	Balance of County	%
Total Households	220,543	100	121,747	100	98,796	100
Lower Income Households	67,868	41	49,917	41	40,507	41
Households Needing Housing Assistance	39,728	24	37,742	31	17,774	18

Source: Applied Percentages from City of Fresno CDBG Application to total households identified from the 1990 U.S. Census

2. Racial/Ethnic Population, Concentrations and Home Ownership Obstacles.

Within the City in 1980, 37.3 percent of the general population was classified as minority (non-white), while 23.7 percent of households were minority. In 1990, 50.6 percent of the general population was classified as minority (non-white), and 39.2 percent of households were so classified. These calculations do not include Hispanic residents classified as white.

The percentage of minority non-white households to total population has traditionally been less than the percentage of minority non-white persons to the total population. The reason for this difference is that minority family size tends to be larger than non-minority families. The degree of difference between minority households and the general population is decreasing. Within the City in 1990, the Hispanic origin population was 29.9 percent of all persons and 23.4 percent of all households.

The low-income and minority population is not uniformly distributed. Data show the older areas with more low-income minority people than newer portions of the community. To analyze concentration patterns, the following terms are defined:

- **Area of Low-Income Concentration** - is a condition that exists when the percent of low- and moderate-income persons in a census block equals or exceeds 51 percent of the total population.
- **Area of Racial/Ethnic Concentration** - is a condition that exists when the population count of an identifiable minority in a census tract is 10 percent or greater than the percentage of that minority within the community as a whole. Areas of low-income concentration and racial/ethnic concentration by census block tract are shown in Maps 1 through 4.

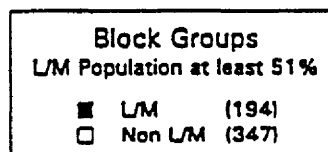
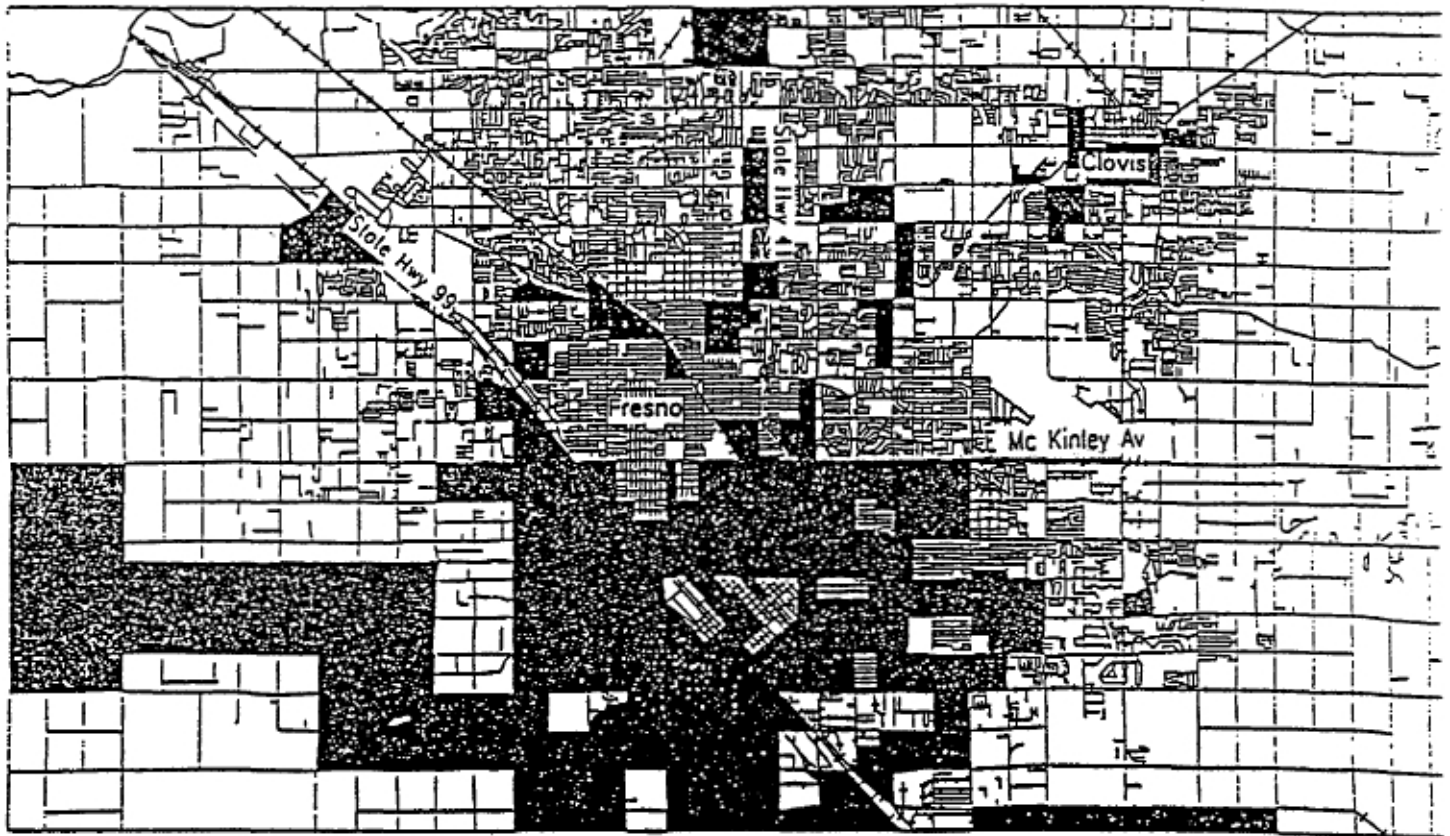
According to the 1990 census, minority populations exist in all portions of the community. The predominant location of the Southeast Asian population is in the Central portion of the community with pockets located near Pinedale and the CSUF campus. The Hispanic population is widely distributed with highest concentrations located in the Southeast and Central portions of the City.

The African American population is mainly concentrated in west and southeast Fresno. Forty percent of the African American population lives south of Belmont Avenue and west of First Street with small concentrations in Pinedale and south of Ventura Street in the Fairground/Calwa area. Census Tracts 9, 10 and 11 contain 50 percent or more African Americans while Census Tracts 2 and 7 contain over 40 percent.

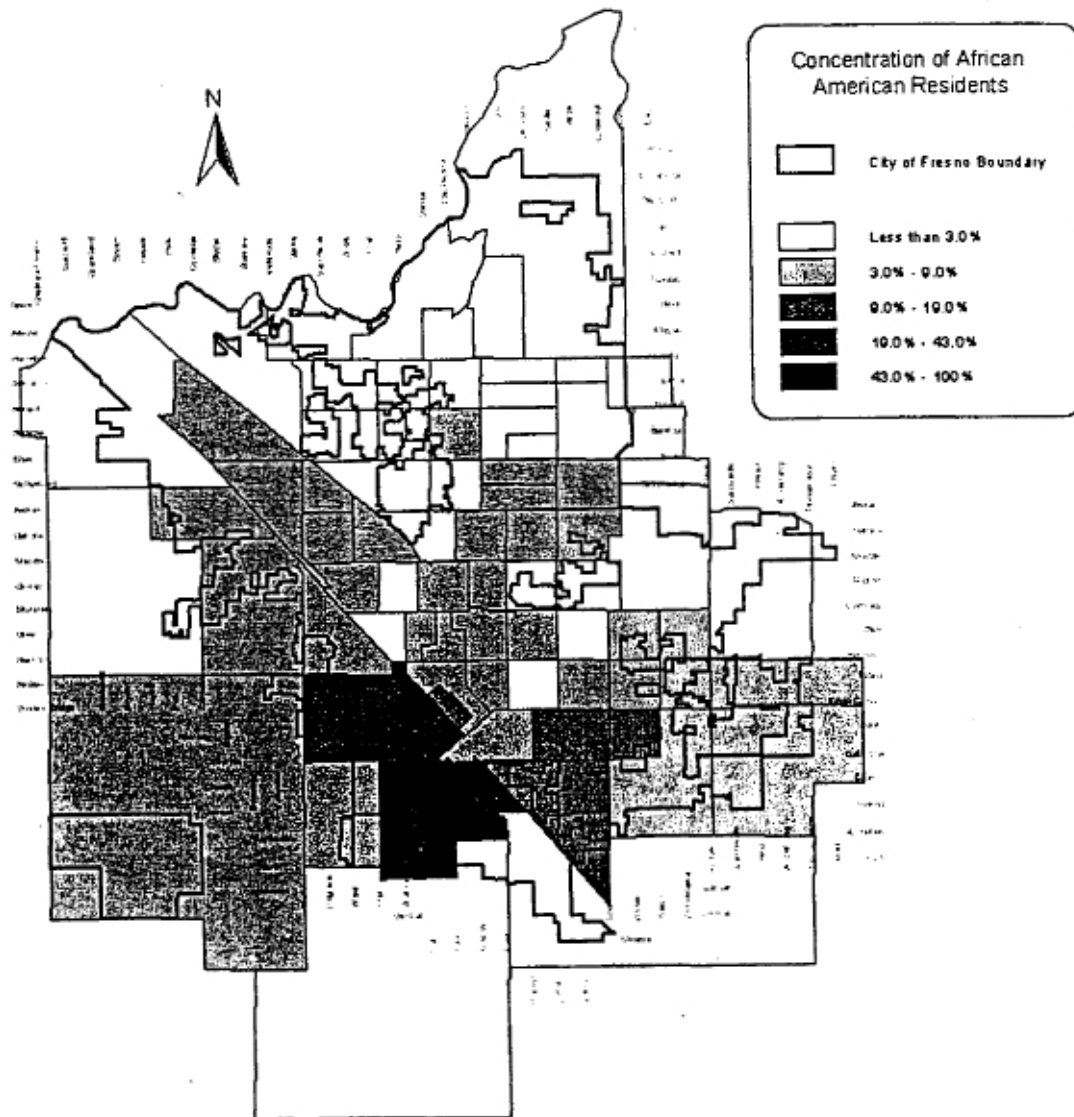
Census Tracts 4 and 12 contain the highest percentage of Hispanics, both with 70.3 percent. Census Tract 8 contains 68.4 percent and Census Tract 26 contains 63.2 percent. Census Tracts 1, 5, 6, 13, 15, 27 and 44.04 all contain more than 50 percent Hispanics, and Census Tracts 3, 7, 11, 18, 19, 24 and 42.01 contain more than 40 percent.

In some Census Tracts, the Hispanic population has been replaced as the largest minority group by the Asian American or Pacific Islander. For example, the Asian American or Pacific Islander population in Census Tract 25 grew from 1.4 percent in 1980 to 38.6 percent in 1990. In Census Tract 29.02, the percentage changed from 2.4 percent to 35.7 percent, and in Census Tract 54.03 from 5.6 percent to 41.7 percent. Asian American or Pacific Islanders are more than 30 percent of the total population in Census Tracts 25, 28, and 29.02, and 20 percent in Census Tracts 13, 24, 34, and 44.04. This group's growth is also evident in Census Tracts 2, 3, 5, 6, 8, 9, 14.06, 23, 27, 37, 52.02, 53.03 and 54.07 where over 10 percent of the population fell into this category.

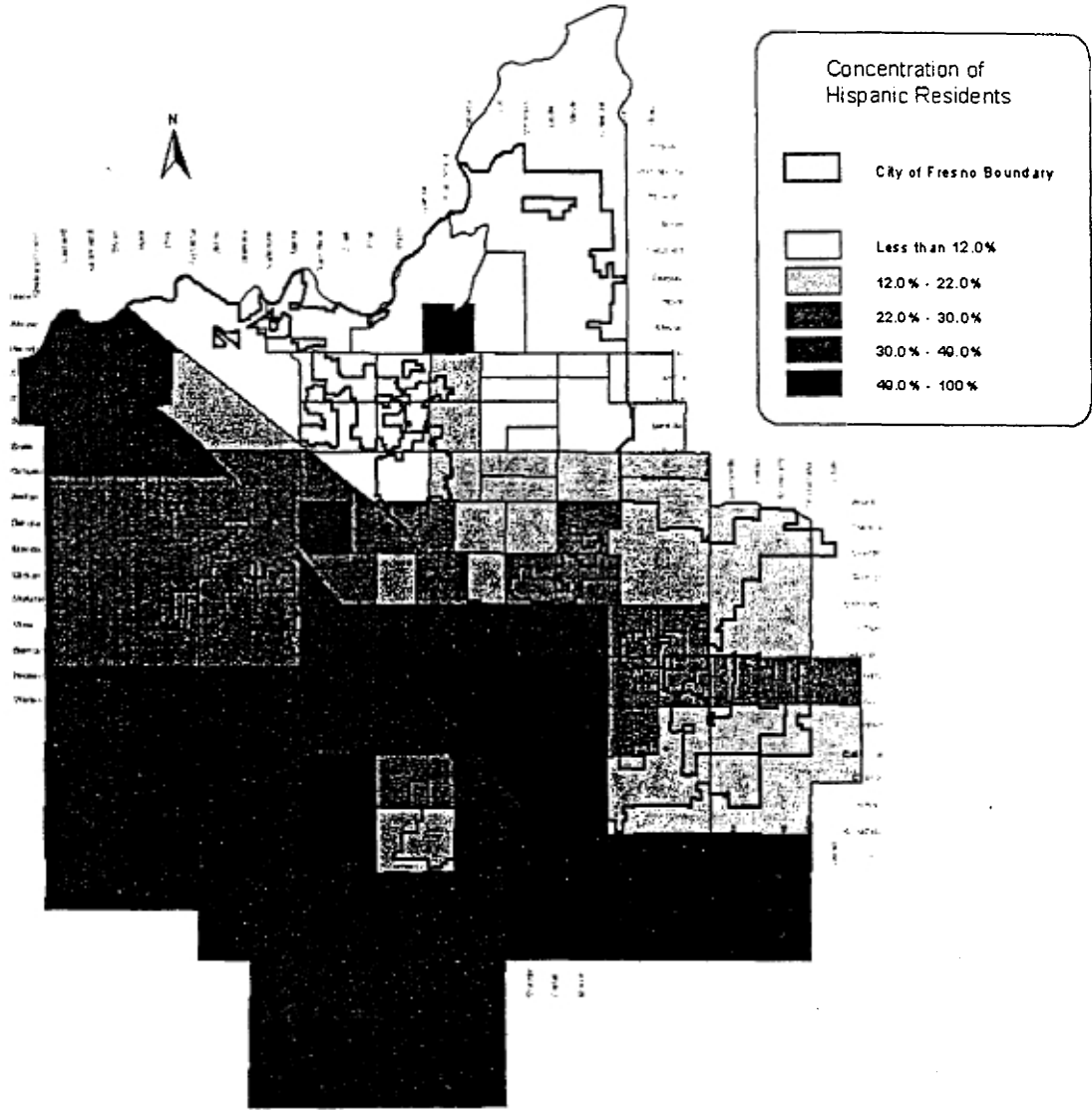
Map 1 - Percent of Low-Income By Census Tract



Map 2 - Percentage African American By Census Tract



Map 3 - Percentage Hispanic By Census Tract



Map 4 - Percentage Asian By Census Tract

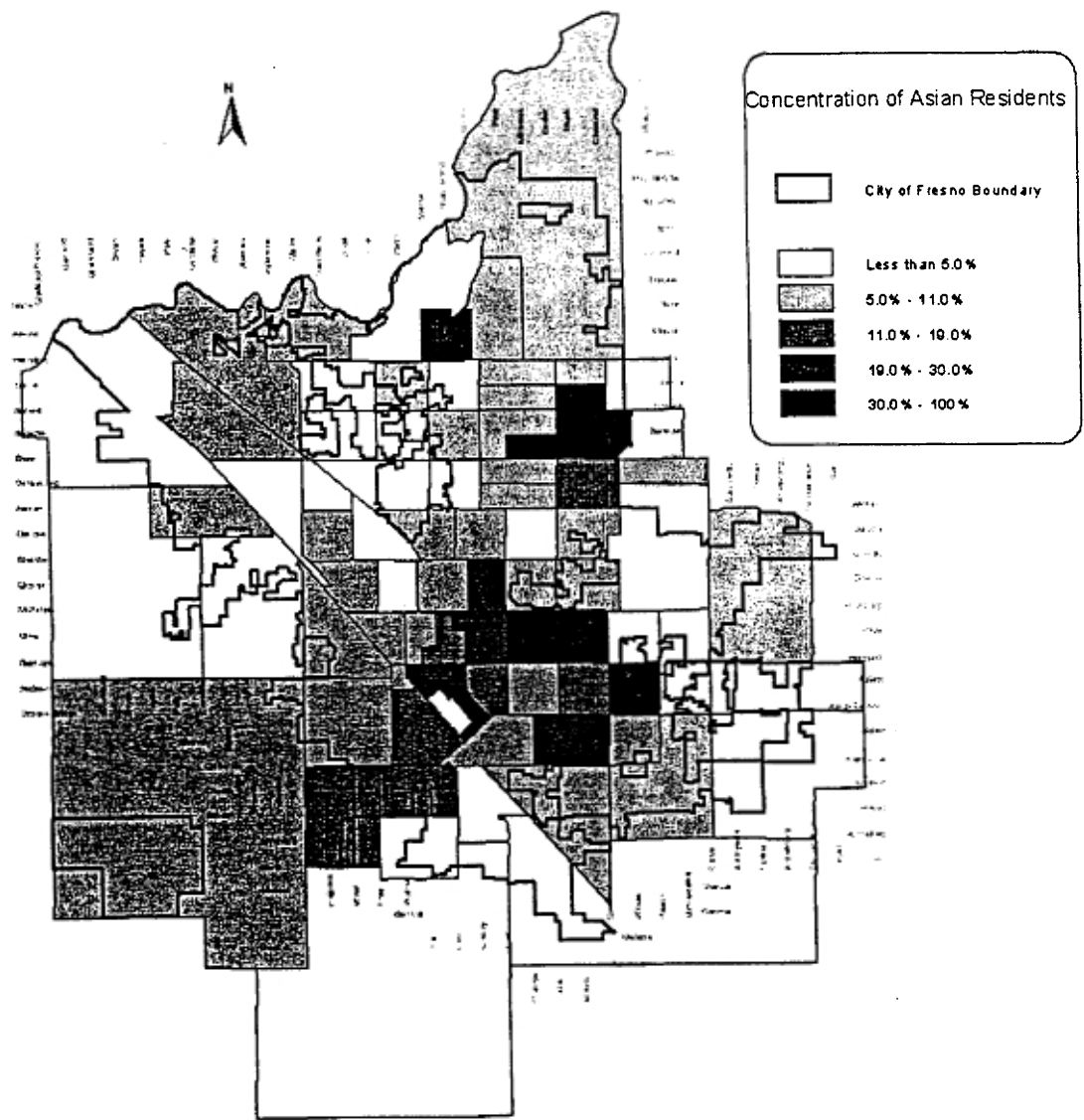


Table 3 provides a detail of racial and ethnic groups by community plan area. (Note: The census tracts were generally combined to form community plan areas in the City General Plan as shown in Table 3.)

Table 3 - Race/Ethnic Population by Community Plan Area - April 1, 1990

Plan Area	Total Population	% White	% Hispanic	% African American	% Asian or Pacific Islander	% Native American	% Other
Bullard	66,341	76%	15%	3%	6%	.6%	.2%
Central	15,963	18%	54%	9%	18%	.7%	.4%
Clovis	56,533	76%	16%	2%	5%	1%	.1%
Edison	22,258	5%	37%	47%	10%	.4%	.5%
Fresno High	53,676	55%	31%	5%	9%	1%	.2%
Hoover	50,468	68%	16%	4%	11%	.7%	.2%
McLane	43,353	62%	22%	4%	10%	.9%	.3%
Roosevelt	105,216	32%	43%	7%	17%	.7%	.4%
West	24,808	57%	32%	4%	6%	.9%	.4%
Woodward	21,838	81%	9%	2%	7%	.4%	.1%
Remaining	16,945	63%	30%	1.4%	5%	.7%	.2%
Total	477,389	55%	27%	4%	10%	.8%	.3%

Source: 1990 U.S. Census

The area bounded by McKinley on the north, West Avenue on the west, Annadale Avenue on the south and Chestnut Avenue on the east contains most of the older homes in the City. Due to age, lower cost of acquisition, and deferred maintenance such areas provide a valuable base of "affordable housing". However, these factors tend to create concentrations of lower socioeconomic classes and, by extension, minority populations. Moreover, without directed housing programs and the development of diverse housing opportunities throughout the community, such areas also attract larger families leading to overcrowded conditions.

Data from the 1970, 1980 and 1990 Census shows that there has been a significant dispersal of minorities throughout the City (Maps 5, 6, and 7). This can reasonably be interpreted to be a positive reflection of the City's efforts to provide appropriate housing opportunities for all of its citizens. There are still segments of the minority population that have not benefitted from the City's programs and/or had an increase in their household income. There are still areas of concentration of certain minority

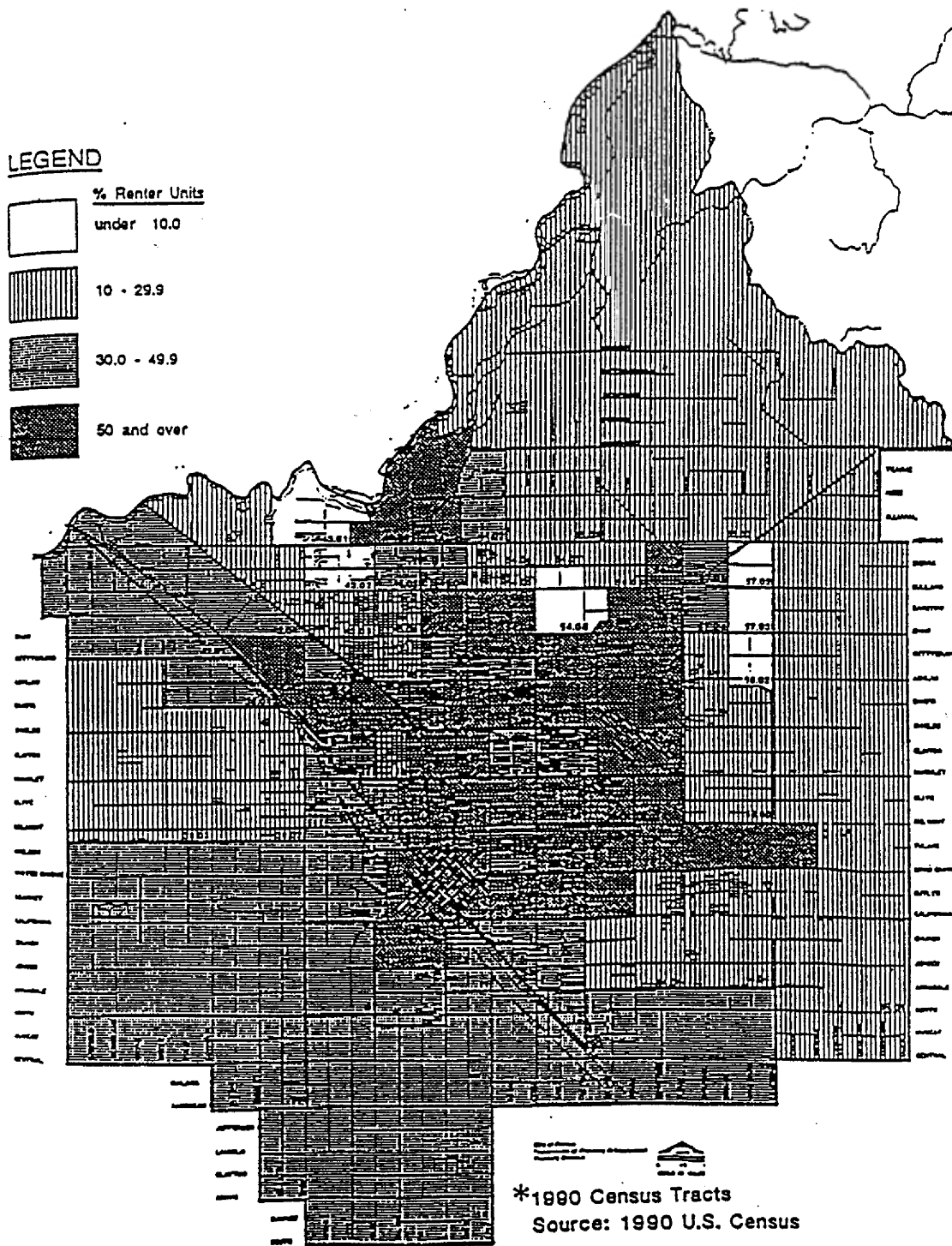
groups, very low- and low-income families, larger families, and overcrowded households.

Census tracts 2, 7, and 9 have traditionally been areas of African American concentration within the City. Notwithstanding the City's efforts to provide increased affordable housing opportunities throughout the community, there is still a significant concentration of African Americans in these census tracts. According to the 1990 Census, African Americans represent 8 percent of the total population of the City. However, Map 2 indicates that certain census tracts contain concentrations of African Americans exceeding the 8 percent population ratio by more than twenty percent. Such concentrations work to isolate African Americans from the mainstream population possibly furthering discrimination through lack of understanding or stereotyping. Resultant "ghetto" perceptions may be counterproductive to equal opportunity goals in education, employment and housing and do not produce positive housing opportunities for all members of the community.

Low-income, community identity, and the desire to remain near family and friends work together to undermine dispersal programs. The City needs to continue to implement programs designed to provide significant quantities of affordable housing throughout the City so that low-income African Americans and other minorities have more housing location choices. The Housing Authority is currently encouraging and promoting dispersion through its Section 8 and other programs. Fair housing education and enforcement must be proactive to ensure that dispersal programs are not hampered by overt or covert discrimination against certain groups.

Statistics suggest that there is a major disparity in home ownership opportunities among certain minority groups within the community. As noted above, African Americans make up approximately 8 percent of the City's population. However, according to the 1990 census only 4.73 percent of owner occupied housing units were owned by African Americans. Likewise, Asian Americans and Pacific Islanders make up approximately 12 percent of the City's population but only 3.74 percent of the owner occupied housing units are owned by Asian Americans. These statistics clearly illustrate a distinct gap in the ability of these groups to achieve home ownership within the City. Moreover, as shown in Map 5, the Census tracts with the highest percentages of rental occupied housing units also have the highest minority populations, greatest proportion of overcrowded households, and largest household sizes.

**Map 5 - Renter Occupied Housing Units
By Census Tract**



Perhaps the greatest obstacles to home ownership by Asian Americans stem from cultural and linguistic differences which tend to isolate them from the mainstream American culture. In the past two decades, there has been a substantial influx of refugees from southeast Asia. According to the 1990 Census, refugees from the war in southeast Asia represented approximately 30,000 people or 10 percent of the City's population. Approximately 31,045 residents spoke an Asian or a Pacific Island language with 23,890 stating that they do not speak English "well". Immigration slowed in the early nineties. However, approximately 8,000 additional Asian Americans immigrated to the City in 1996.

Because of many different ethnic groups and languages, Southeast Asians have had a difficult time assimilating into the culture of the community and into its workforce. A variety of training programs are offered within the community to teach English, as well as employment skills. However, there is still a substantial portion of this community that has yet to gain adequate skills to enter the job market. The economic consequences of language and skill barriers combine to severely limit their ability to achieve home ownership. For Southeast Asian immigrants, the problem is exacerbated by the fact that many are not literate in their native language.

While the Hispanic population has lower rates of home ownership than "whites," the difference is not as great as for African Americans and Asian Americans. Approximately 30 percent of the population is Hispanic with 16.75 percent of all owner occupied units being owned by Hispanics. While this is a better ratio than for African Americans and Asian American or Pacific Islanders, it is still far short of City objectives.

3. Cost Burden for Renters and Owners. In January 1997, the City of Fresno Development Department estimated that there were 91,968 single family units (including mobile homes) and 53,728 multiple family units in the City. Based on ratios from the 1990 census, it is assumed that 45.4 percent of the housing units were owner occupied, 48.7 percent were renter occupied, and 5.9 percent were vacant. Of the approximately 66,520 renter-occupied units, 15,166 (22.8 percent) were single family homes.

A housing cost burden is presumed to exist when the gross rental/owner cost exceeds 30 percent of gross income. Information provided by HUD as part of the 1993 CHAS showed that 58 percent of all renters (52,500 households) were facing such a cost burden; 38.8 percent of all rental households have a cost burden exceeding 50 percent of their income. The cost burden ratios for homeowners are substantially better than for renters with 27 percent of all homeowners facing a cost burden exceeding 30 percent of their income and 11.1 percent facing a cost burden exceeding

50 percent of their income. The 1999 CSUF Housing Study reported the following mean rents: Studio - \$330; 1bd/1ba - \$406; 2bd/1ba - \$450; 2bd/1.5ba - \$490; 2bd/2ba - \$557; 3bd/1ba - \$536; 3bd/1.5ba - \$497; 3bd/2ba - \$619; over 3bd- \$700; and Loft - \$385.

Based on projections from the State of California, the Council of Fresno County Governments, and the City Housing Element of the General Plan, it is estimated that the following number of units will be required during the period of FY 1995-2000:

Table 4 - New Construction Needs

<u>INCOME CATEGORY</u>	<u>HOUSING UNITS NEEDED</u>
Very Low (0-50% of MFI)	2,655 (24.0%)
Other Low (51-80% of MFI)	1,810 (16.3%)
Moderate (80-120% of MFI)	2,340 (21.1%)
Above Moderate (Above 120% of MFI)	4,286 (38.6%)
Total Units	11,100 (100.0%)

In 1994, the City performed an analysis for various income groups and housing affordability. The analysis found that a family of four with an income of 60 percent of MFI (\$20,040) would be able to afford a mortgage payment of \$400 (with utilities, taxes and insurance of approximately \$100 per month) which would equate to an affordable mortgage of \$54,000 (30-year, 8 percent interest rate). This would result in a shortfall of approximately \$26,000 between the mortgage affordable and the actual required debt service on the typical \$80,000 home used in the analysis. For renters, a family of four with an income of 60 percent of MFI (\$20,040) would be able to afford approximately \$500 per month for rent and utilities. The median rent is \$436.

4. Relationship Between Income and Cost Burden. In relation to income, the Caucasian households within the City enjoy a much higher income and earning capacity than other racial groups with 58 percent of the households reporting incomes above 95 percent of the MFI. This compares to only 31 percent of African American, 34 percent of Hispanic, 42 percent of Native American and 28 percent of Asian American or Pacific Islanders reporting annual household incomes that exceed the MFI for the City.

The 1990 U.S. Census reported a total population of 354,202 persons residing within the City. The Caucasian population, a majority in the 1980 population, is now at 49 percent and the combined minority populations are at 51 percent. The February 1999 HUD Income Limits report indicates that the MFI for a family of four living in the City is \$37,200. In counting all households, 48 percent were determined to have annual incomes above 95 percent of the MFI. None of the ethnic minorities exceeded the 48 percent average for the City. The 1990 U.S. Census reported that a total of 41 percent or 49,917 households were reported with low- or very low annual income. Of those families reported with low- or very low-income, 31 percent were identified as needing housing assistance.

The cost of housing, as a percentage of total income, determines whether the household is overburdened with housing costs. Households paying more than 30 percent of income for housing are considered to have a housing cost burden and those paying more than 50 percent of income are considered to have an extreme housing cost burden. Table 5 shows the cost burden for housing by income group as of June 1993. The table shows those households paying greater than 30 percent of income or 50 percent of income by renters and owners. The greatest cost burden is for those households in the 0-30 percent of MFI where 85 percent of renters and 82 percent of owners pay more than 30 percent of their income for housing. More than 73 percent of renters and 69 percent of owners in this income category pay more than 50 percent of their income for housing. For those households in the 31-50 percent of MFI category, 78 percent of renters and 71 percent of owners pay more than 30 percent of their income on housing. The greatest cost burden is borne by large related households in the 0-30 percent of MFI category, where 88 percent of all households pay more than 30 percent of income for housing and 75 percent of households pay more than 50 percent.

5. Large Households and Overcrowding. Large households contain five or more persons. The 1993 CHAS shows that there were an estimated 11,463 large households who were renters within Fresno. Of that number, 88 percent (approximately 10,100 households) had a housing cost burden of 30 percent or more. Lack of sufficient multiple family rental housing for large families was clearly found in the CSUF 1999 Housing Study. Of the more than 22,000 multiple family units surveyed, only 1,397 (6.3 percent) had three or more bedrooms. The group needing three or more bedrooms is estimated to make up 18.6 percent of the rental population. Therefore, there is a substantial need for this type of rental housing.

According to the 1990 Census, over 13 percent of all units in the City are overcrowded (units that contain more than 1.01 persons per room). Large households

also have significant cost burdens in that rents and other costs are generally higher for large households than for smaller units.

The above data indicates that, in terms of overcrowding, the housing conditions of the total population worsened between the 1980 and 1990 Census. The overall increase in overcrowding can, to a large extent, be attributed to the large influx of Southeast Asians during the latter part of the 1980s and to the increase in the lower-income Hispanic households which tend to have larger families. Because large overcrowded families tend to fall disproportionately into low-income groups, and because their numbers are increasing, the housing needs of these households are difficult to alleviate. Although some rent subsidies are available, the typical Fresno apartment is not large enough to accommodate these larger families and incomes are usually insufficient to purchase a larger single-family home through the private market. Some single family rentals are available for larger families.

Map 6 shows the areas that exceed 17.9 percent overcrowded households. Near California State University, Fresno in the area known as El Dorado Park, the vast majority of overcrowded households within the area are Asian American. Moreover, Map 7 shows the areas that had the greatest minority population gain from 1980 to 1990 are within the that same area.

Table 5 - Housing Assistance Needs of Low- and Moderate-Income Households

Households - Type, Income, Housing Problem	Rental Households					Owner Households			
	Elderly 1&2 Member	Small Related 2-4	Large Related 5 or more	All Other	Total Renter	Elderly	All Other Owners	Total Owner	Total Households
1. Very Low-Income (0-50% MFI)*	4,444	9,791	6,216	4,895	25,346	4,497	3,524	6,021	33,367
2. 0-30% MFI	1,351	5,139	2,831	2,371	11,692	1,472	1,744	3,216	14,908
3. % with Housing Problems	81%	89%	99%	80%	89%	70%	75%	73%	85%
4. % Cost Burden >30%	81%	87%	90%	78%	85%	70%	71%	71%	82%
5. % Cost Burden >50%	62%	74%	75%	74%	73%	51%	58%	55%	69%
6. 31-50% MFI	3,093	4,652	3,385	2,524	13,654	3,025	1,780	4,805	18,459
7. % with Housing Problems	70%	90%	97%	90%	87%	43%	73%	54%	79%
8. % Cost Burden >30%	68%	84%	71%	88%	78%	43%	68%	52%	71%
9. % Cost Burden >50%	27%	36%	20%	51%	32%	19%	40%	26%	31%
10. Other Low-Income (51-80% MFI)*	1,451	4,976	2,848	3,579	12,854	3,244	3,991	7,235	20,089
11. % with Housing Problems	61%	62%	89%	72%	71%	22%	62%	44%	61%
12. % Cost Burden >30%	61%	52%	27%	69%	52%	22%	54%	40%	48%
13. % Cost Burden >50%	22%	6%	3%	5%	7%	5%	18%	12%	9%
14. Moderate Income (81-95% MFI)*	523	2,241	786	1,846	5,396	1,456	2,731	4,187	9,583
15. % with Housing Problems	46%	27%	83%	28%	37%	16%	55%	41%	39%
16. % Cost Burden >30%	46%	15%	5%	27%	21%	16%	45%	35%	27%
17. % Cost Burden >50%	5%	0%	0%	1%	1%	4	7%	6%	3%
18. Total Households**	7,949	25,275	11,463	16,699	61,386	16,486	44,243	60,727	122,113
% with Problems	58%	53%	88%	46%	58%	23%	28%	27%	43%

Form HUD-40090-A (1/93) Source: City of Fresno 1994 CHAS Table 1C

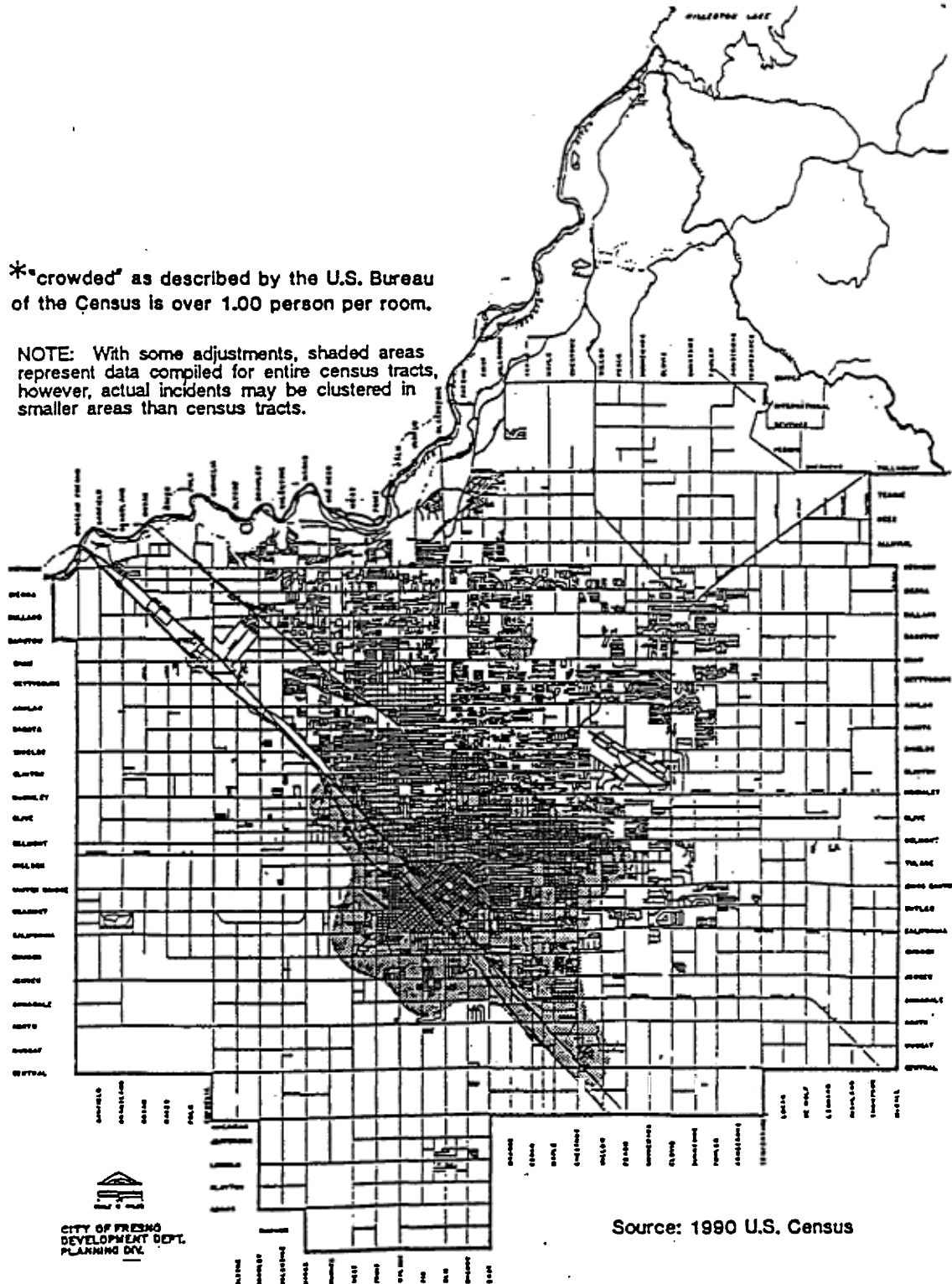
*or based upon HUD adjusted income limits, if applicable.

**includes all income groups including those above 95% of MFI

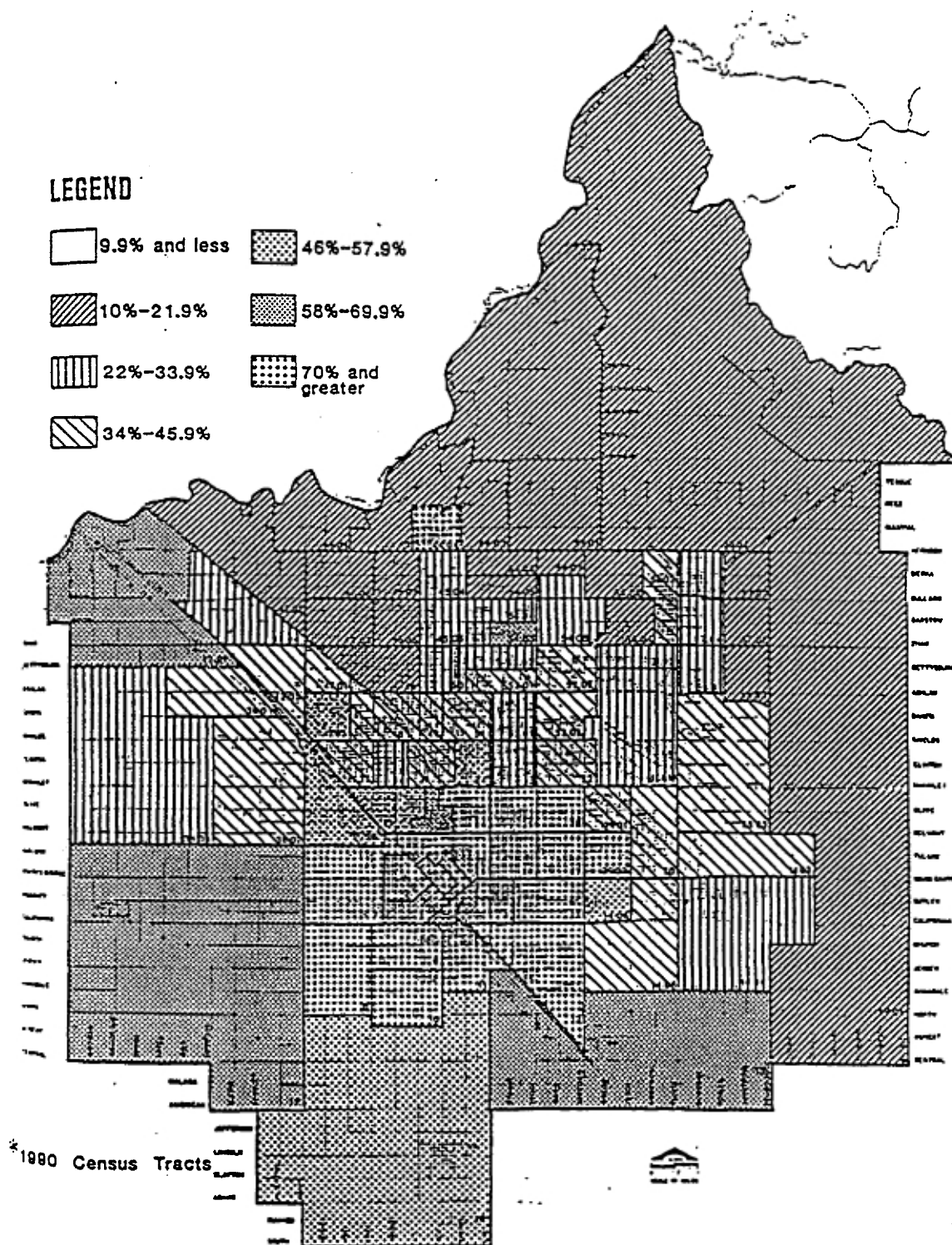
Map 6 - Areas Exceeding 17.9 Percent Overcrowded Housing

*"crowded" as described by the U.S. Bureau of the Census is over 1.00 person per room.

NOTE: With some adjustments, shaded areas represent data compiled for entire census tracts, however, actual incidents may be clustered in smaller areas than census tracts.

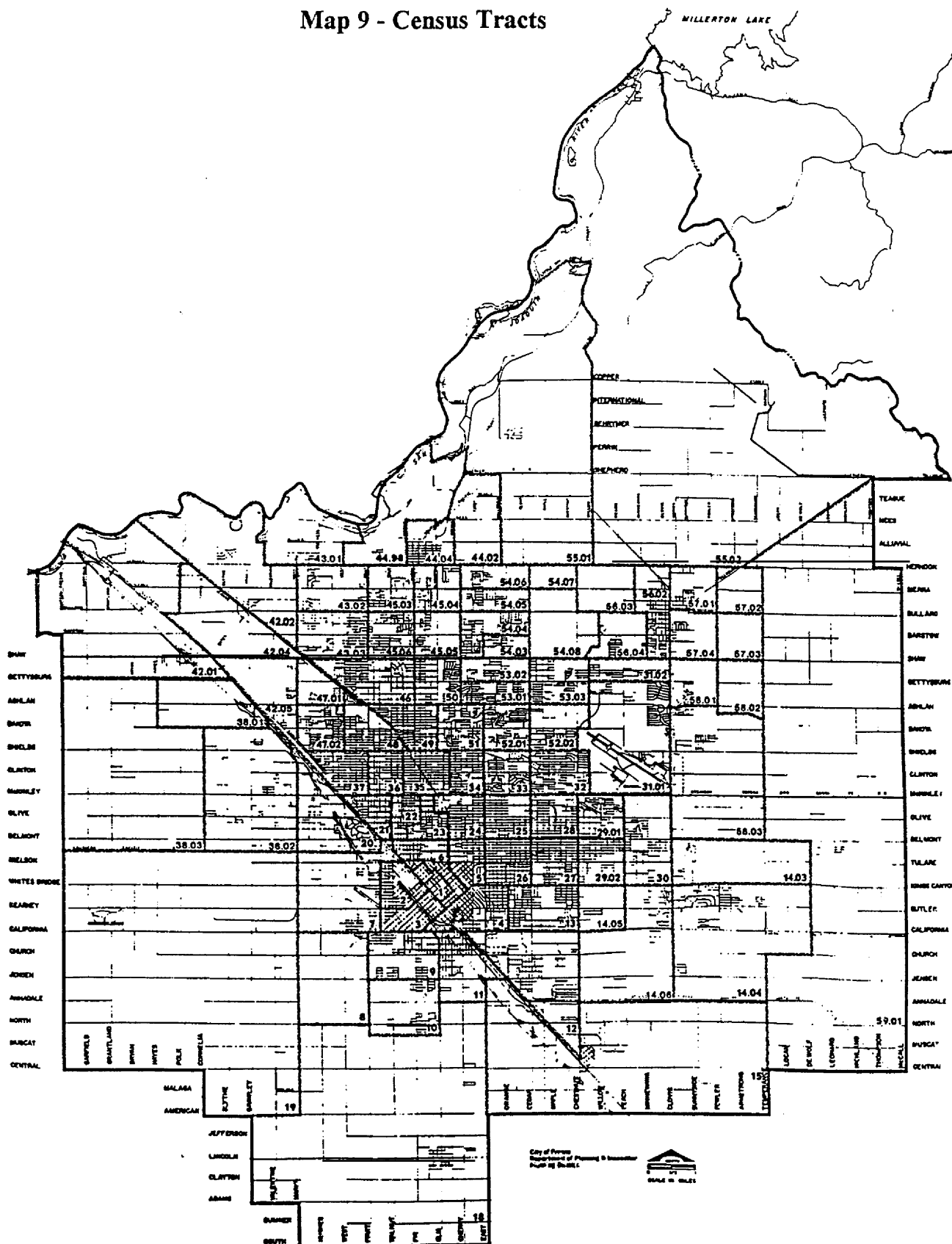


Map 7 - Percent Minority Population Gain 1980-1990 By Census Tract



[illegible]

Map 9 - Census Tracts



6. College Students. Enrollment at CSUF is approximately 19,000. Enrollment at Fresno City College is approximately 17,000 and Fresno Pacific College has 1,600 students. Although the Fresno college student population fluctuated somewhat between 1983 and 1990, it is expected to maintain an upward trend.

The January 1995 Annual Housing Report prepared by CSUF indicates that the university is located near approximately 7,535 apartment units. At that time, the vacancy rates in these units was approximately 5 percent. If a 5 percent vacancy rate is considered ideal, then there appears to be enough student rental housing near CSUF. The Fresno City College and Fresno Pacific College student populations are primarily composed of commuters.

7. Estimate of Number and Needs of Persons with Special Needs. The term “special needs” refers to a condition, especially the existence of mental or physical challenges, which causes an individual or household to need accommodations in order to obtain or maintain housing. In this AI, the term also refers to persons who are transitioning from incarceration. The City has a number of individuals and households affected by mental, physical or social challenges who need assistance with housing and other basic needs.

The term “supportive housing” refers to housing with a range of supporting environments, such as group homes, single room occupancy and other housing with a planned service component. The terms “supportive or support services” refer to services provided to special needs individuals and households for the purpose of finding and facilitating the maintenance of a safe and decent living environment. Services include case management, medical and psychological assistance and counseling, supervision, child care, transportation and job training.

a. Needs of the Elderly and Persons with Disabilities. In 1990, the elderly (those 65 years and older) were 10.1 percent of the population but 18.8 percent of all heads of households. According to the Fresno-Madera Agency on Aging, there are in excess of 1,000 units of subsidized housing within Fresno that provide services for the ambulatory elderly. In addition, there a number of transitional living facilities designed to provide housing, congregate meals, recreational facilities and transportation to the ambulatory elderly. Of the approximately 24,400 elderly households within the City, 34.3 percent are identified as having a housing cost burden of 30 percent or more of income.

b. Persons with HIV/AIDS. According to the Centers for Disease Control (CDC) and the Fresno County Community Health Services Agency, the number of persons diagnosed with HIV in Fresno County is between 1,700 and 2,300. According to the

Central Valley AIDS Team, the number of persons diagnosed with AIDS in Fresno County from February 1983 to September 1999 is 1,187.

The approximate ethnic makeup of HIV/AIDS persons is 50 percent White, 28 percent Hispanic, 20 percent African American, 1% Asian, and 1% Native American. The CDC estimates that 50 percent of those infected with HIV will develop AIDS in 10 years. Based on estimates of those infected by HIV, between 3,250 and 6,000 persons could have AIDS in Fresno County in the next decade. The exact number of homeless persons and families infected or affected by HIV or AIDS is unknown.

The National Commission on AIDS has reported that one-third to one-half of all people with AIDS are homeless or in imminent danger of becoming homeless. Approximately 30 percent of AIDS patients were reported to be living in expensive acute care facilities because there were few residential care opportunities. There are service providers in the Fresno area (see Appendix B for more specific information), several of which receive grants from the City, who are providing shelter, care and counseling to AIDS patients who are homeless or threatened with homelessness.

c. Non-Homeless Special Needs. The 1995 General Plan Housing Element reported that 20,562 persons or almost 9.5 percent of the total population between ages 16 and 64 is classified as disabled. The US Census reported 10.4 percent or 10,416 persons in 1970 and 9.4 percent or 13,168 in 1980. According to the January 1988 City Housing Assistance Plan, there were approximately 6,430 or 5.5 percent of all households headed by lower income persons with disabilities.

Fresno's population has increased by slightly more than 10 percent since 1990. It is likely, based on comparisons of data from the 1970, 1980 and 1990 US Censuses, that the number of low-income households headed by a person with disabilities has increased by a similar percent to approximately 7,100. In 1998, the City compiled information from service providers that indicates that at least 6,500 households, within the City are headed by a lower-income persons with disabilities.

The elderly population in Fresno and nationwide is increasing as a percentage of the total population. As this number grows, the proportion of individuals and households affected by the disabilities and mental impairments associated with the aging process can be expected to increase. The City is concerned about existing and future housing needs of persons with disabilities and the elderly. The City supports the work of the Census Bureau process and agencies and organizations specializing in special needs groups issues in gathering better data than is currently available. This would assist the City in providing adequate housing for its residents.

One problem with the existing Census data, for example, is its failure to distinguish the exact nature of the disability. Other data provided by groups such as the Central Valley Regional Center focuses upon specific segments of the population, such as those with Cerebral Palsy, mental retardation, hearing or speech impediments. With such fragmented data sources, it is easy to under or over count individuals or households with special needs.

It is also difficult to draw conclusions regarding the effects of disabilities upon the ability of an individual person with disabilities to overcome physical or mental challenges, make a living, and secure affordable or better housing. In other words, an individual may be counted as a person with disabilities but not need assistance from any service provider. Some disabilities severely limit or eliminate the earning capacity of an individual or household which results in an inability to afford appropriate housing. Some result in a range of self care limitations.

For groups, such as those with mental retardation, needs can vary significantly. In some cases, individuals can live in group homes with some supervision, hold jobs and be comfortable. In other cases, individuals are entirely unable to care for themselves. For groups, such as the hearing or speech impaired, many enter the mainstream population with some reasonable accommodations, secure a good paying job and subsequently avoid income and housing hardships.

There is also little data distinguishing persons with serious and chronic mental disabilities from other special needs groups and there are many cases that are never reported. Thus, there is no certain way to determine the exact size of the group, or to determine the exact percentage needing housing assistance. State Department of Mental Health studies suggest that 6.2 percent of the state's population is challenged with mental illness disabilities, with severity ranging from minor to debilitating. For the City, this percentage could indicate that approximately 24,800 persons may be affected by some degree of mental illness. As with other disabilities, a person may, or may not, be able to maintain a job or home as a result of their problem. Therefore, raw statistics do little to assist with assessment of the problem. (See the section on needs of the homeless for more information regarding the needs of those with mental illness problems.)

The City Housing Element lists the disabled population as one of several groups residing within the City that demonstrates a need for affordable and adequate housing, including persons with serious and chronic mental disabilities. The City works with the public and nonprofit service providers to document the needs of the elderly, and the physically and mentally challenged. One example of a recent City action is to initiate ongoing accessibility, visitability and housing needs meetings with the

Americans with Disabilities Act (ADA) Advisory Committee and Committee for the Employment of the Disabled. Several meetings have been conducted in the past six months. The City believes that these discussions have already provided much needed information regarding strategies for affirmatively furthering fair housing for special needs groups.

In spring 1998, the City held a series of interviews with service providers who disclosed that there is housing available to persons with disabilities, and that this segment of the population is being served. However, the referenced housing primarily consists of board and care facilities and group homes. Some service providers did express concerns that boarding homes often mixed persons with mental disabilities with unstable boarders who agitated them. There is also emergency housing available although it was noted that there is limited emergency housing that accommodates persons in wheelchairs. Some service providers indicate that they are often required to house disabled persons with wheelchairs in motels that have ground floor accessibility features. The Cedar Heights apartment complex is the only development that is available for persons with mental disabilities who are able to live independently or with limited supervision. Several providers indicated that the only transitional housing available is through group homes.

Between October 1999 and March 2000, the City intends to ask every program funded emergency shelter provider to verify that their facility is currently in compliance with accessibility statutes. If any are found to need accessibility upgrades, a schedule for completion of required upgrades will be developed and implementation monitored by the City. The City will work with these service providers to identify funding resources for needed repairs, and methods to accommodate support persons as appropriate. City will report the status of this undertaking in its program year 2000 CAPER.

The City is committed to providing the financial assistance necessary to construct housing unit modifications needed to make them accessible and visitable. Citizens who use the City's owner-occupied rehabilitation programs are eligible to have wheelchair or other modifications completed as part of the work. The City has two rental rehabilitation programs for 1-4 units and 5-16 units which may be used at the owners' request to provide these modifications.

The City has not increased funding for either of these programs because fewer than six (6) requests have been made per year. The City expects that recent efforts to increase dialogue with special needs groups, the dissemination of its new brochures, and other elements of its community education program will increase the number of persons who seek this funding. If requests increase, the City will review current

funding levels. The City has recently made improvements to the City Hall entry doors to make the building more accessible. The City Council Chamber has also been equipped with special features to assist persons with hearing disabilities.

d. The Special Needs of Chronic Drug Abusers and Former Inmates. There is a strong demand in Fresno for transitional group housing for persons with chronic substance abuse dependencies, a large number of whom are homeless, or just getting out of jail. This population is protected from discrimination under the Fair Housing Act if they are actively in recovery. The City is funding several organizations that serve this population as well as funding several drug prevention programs. The City Council has recently approved a halfway house for people recovering from drug and alcohol dependencies despite strong neighborhood opposition.

e. Efforts to Address Special Needs Groups Issues. The City provides partial funding to a variety of organizations that provide services to special needs groups. They include: the Associated Center for Therapy, Inc.; California Association for the Physically Handicapped; Center for Independent Living; Centro La Familia; Frances X Singleton Emergency Food Project; Fresno-Madera Agency on Aging and Senior Hot Meals Program; Friendship Center for the Blind; Older American Housing/Learning Center (formerly under New United Way); Poverello House; Valley Advocacy Deafened Adult Program and Mental Health; the Turning Point, Inc.; Maroa Home; Victory Life; the Sanctuary; and the Marjaree Mason Center and Transitional Project. See Appendix B for a more detailed listing of funded organizations.

As part of an improved public education and enforcement program, the City has provided information to staff, builders and members of the public about the rights and responsibilities surrounding accessibility and visitability. In addition to the verification that City codes are being enforced, the City has instructed code enforcement, building inspection and other officials to look for opportunities to increase accessibility and visitability. For example, enforcement officials can advise property owners of the availability of low or no interest loans to make units accessible as they undertake other upgrades.

The City will continue to require, consistent with the Fresno City Municipal Code, that buildings are constructed consistent with the State of California Building Code, Title 24, Part 2, Chapter 11 A and all other applicable, state, federal and local laws for all new multi-family construction.

The Action Plan for the FY 2000 Consolidated Plan commits more than \$4.5 million dollars in funding, much of which is dedicated to providing capital improvements in

older neighborhoods, such as new or repaired sidewalks, new and improved lighting and other street improvements. New construction of curbs or sidewalks in these neighborhoods includes ramps and other features necessary to provide wheelchair and stroller accessibility. These capital improvements are designed to improve the quality of life and to serve as a catalyst in neighborhood revitalization.

The City is also committed to protect special needs groups from discrimination and to provide opportunities for main-streaming and accessibility to services and gainful employment. It is illegal to discriminate against the physically or mentally challenged. It is the City's policy to provide reasonable accommodations to any employee who requests them in order to further local, state and federal regulations protecting such groups from discrimination in the work place. The City also provides reasonable accommodations to members of the public who need to access services or gather information from City offices. All City buildings have been equipped with features designed to provide accessibility for the physically challenged.

The City makes every effort to uphold accessibility rights for persons with disabilities pursuant to the Fair Housing Amendment Act of 1988 and inspects new housing to ensure compliance. The city intends to encourage builders and property owners to voluntarily include accessible features in new single family homes and in remodels through its public education program.

The City has recently been criticized for special use permit requirements for certain types of group homes. The requirements are intended to protect the welfare of future residents. The City is reviewing these requirements and intends to take appropriate steps to eliminate unnecessary restrictions, add reasonable accommodation language, or extend those health and safety restrictions to all project proposals. The objective is to ensure that no City regulation hinders the City's program to affirmatively further fair housing opportunities for all of its residents. This review and action plan are included in Sections V (A)(4), VI, VII and Appendix A.

8. The Housing Authorities of the City and County of Fresno (Housing Authority). The Housing Authority provides services to those in need of housing through Section 8 and other programs. (Additional information regarding the Housing Authority is contained in the homelessness section of this report.) The Housing Authority serves the incorporated and unincorporated areas of Fresno County. The Housing Authority is committed to working with the City, County, and Center for Independent Living, among others to provide housing for the needy including those with disabilities. The Housing Authority has set aside 84 vouchers specifically for persons with disabilities.

In addition, the Housing Authority provides services to many other households with special needs individuals. The Housing Authority's Beyond Housing and Family Unification Programs are operated in a manner designed to service the needs of all groups including the disabled. When individuals or households seek housing services from the Housing Authority, they may request and qualify for "reasonable accommodations." By this, the Housing Authority means that it supplies the transportation, interpreters, counseling, home visits, or other support services necessary to help persons with disabilities find and move into suitable housing. In cases where mentally ill program participants have difficulty integrating with neighbors or interacting with landlords, the Housing Authority provides facilitation and mediation services designed to work out problems.

Obtaining the transportation necessary to find and keep jobs, take children to day care, or access medical and other services can be a problem for low-income and other special needs groups. Purchase and upkeep of a private automobile is often impossible. Within the City, most Housing Authority owned housing units are located within a reasonable distance from bus lines. Section 8 voucher users who need transportation generally place bus service as a priority when selecting housing.

Housing Authority staff does not believe that access to bus service is a problem for clients because tenants select units that are near transit lines. However, service to some destinations (employment and day care centers) can be a problem. Housing Authority staff is aware of cases where parents have spent as many as four hours per day on the bus in order to take children to day care and get to work. Many low-income persons have been hampered in their search for better jobs and housing by the fact that education programs and many jobs require evening transportation and there is little or no evening bus service. The latter problem is expected to be resolved by September 1999 when all routes will be operated in the evenings. To provide transit opportunities for special needs groups, Fresno Area Express (FAX) has made all buses wheelchair accessible. FAX also operates Handy Ride, a demand activated destination to destination bus service for the elderly and persons with disabilities.

The City and Housing Authority recognize that the needs of special groups are under served. Each year, the Housing Authority and the City apply for available funds to continue, initiate or expand programs. HUD has recently cut the amount of funds available for voucher programs. The Housing Authority recently applied for a HUD grant that targeted the housing needs of the mentally ill. The grant was denied partially because HUD did not believe that the need was great enough at least as compared with other areas of the country. The City disagrees with this position and intends to continue to work with service providers to better document the numbers and needs of the mentally ill and other special needs groups.

E. EMPLOYMENT DATA

According to 1991 data of the State of California Employment Development Department, the sectors of service and retail trade employed 24 and 19 percent of the local work force. The government and manufacturing categories follow closely behind with 16 and 12 percent of the total employment. The remaining sectors of agriculture, mineral extraction, construction, transportation/public utilities, wholesale trade and finance/insurance/real estate each employed seven percent or less of the jobholders.

Total wage and salary employment in Fresno County grew from 122,000 to 277,600 workers between 1960 and 1991, an average annual gain of 5,000 jobs. The non-agricultural wage and salary category added 143,900 employees during this period compared to 11,700 agricultural jobs. The services category was the fastest growing non-agricultural sector in the 1960-1991 period, adding 42,200 jobs. Other sectors that have grown include trade (31,800 jobs); government (35,400 jobs); finance / insurance / real estate (9,700 jobs); construction (8,400 jobs); manufacturing (12,000 jobs); and transportation/public utilities (4,500 jobs).

Despite the more rapid expansion of non-agricultural industries, agriculture is among the leading employment sectors in Fresno County. For the past three decades, Fresno County has been the number one county in the United States in the gross value of agricultural crops produced annually. Until recently, the agricultural sector was largely responsible for the partial independence of Fresno's economy from the nation's economic cycles. Fresno County has been affected by recent nation-wide recessions as evidenced by employment declines in some sectors. Since 1988, the County has experienced a decline in agricultural employment losing 13 percent of its work force during the period 1989-1991.

The total work force in the city in 1990 is shown in the following table.

Table 6 - Occupation of Employed Persons in the City of Fresno - 1990

Occupation	Persons Employed	Percent
Managerial/Professional Occupations		
Executive, Administrative, Managerial	17,068	12%
Professional Specialty	21,541	15%
Technical, Sales, and Administrative Support		
Technicians and Related Support	4,698	3%
Sales	18,639	13%
Administrative Support/Clerical	25,095	18%
Service Occupations		
Private Household	789	1%
Protective Service	1,865	1%
Service (except household and protective)	15,610	18%
Farming, Forestry and Fishing	4,374	3%
Precision Production, Craft and Repair	12,830	9%
Operators, Fabricators and Laborers		
Machine Operators, Assemblers and Inspectors	6,163	4%
Transportation and Material Moving	5,907	4%
Handlers, Equipment Cleaners, Helpers	5,028	4%
Total Employed (16+ years and older)	139,607	100%

Source: 1990 U.S. Census. Note: Figures are rounded.

Employment opportunities are concentrated in well defined areas of the community. Major industrial areas are located generally south of the downtown along Highway 99, in the unincorporated Calwa area, in Pinedale, south of the airport, and in smaller industrial clusters near McKinley/Blackstone and Olive/Maple.

Major office/professional areas are located along the Shaw Avenue corridor, in the downtown, near the airport, and in the Herndon/Fresno Street corridor. Commercial areas include regional shopping centers, strip commercial uses along major arterial streets, and neighborhood and convenience centers located in residential areas. Major governmental and educational employment centers are located in the downtown area and at Fresno City College and California State University, Fresno.

F. TRANSPORTATION PROFILE

Fresno is served by a system of surface streets and highways as well as regional rail and air transportation. Intra-city transportation is provided by the FAX bus system,

which is operated by the City. Intercity transportation is also available through connections between FAX and rural travel lines in the County.

The FAX system provides limited opportunities for commuting to employment centers. The system typically only operates on major streets and does not enter into the industrial park areas. Moreover, service has been very limited or nonexistent in the evenings and on weekends. By September 1999, FAX intends to provide evening service on all routes. This should be very helpful to low-income persons who have evening jobs, desire to access entertainment venues, and/or need to attend evening classes or training programs.

As the service sector continues to expand there will be an increased need to provide public transit around the clock and seven days per week. The City has been applying and lobbying for more federal and state funds to improve transit opportunities. County voters have implemented a $\frac{1}{4}$ percent sales tax increase which partially funds some mass transportation programs and alternative transit modes such as bicycle lanes. The lack of adequate transit is a significant employment obstacle for low-income groups whose members are less able to purchase, maintain and provide insurance for private transportation. Increased transit use can also reduce air pollution and related health problems.

FAX provides the Handy Ride demand activated door-to-door service to the elderly and persons with disabilities. This system increases the ability of the latter group to obtain and retain employment. In addition, the FAX has upgraded its bus fleet so that 100 percent of its buses are wheelchair and stroller accessible.

G. HOUSING PROFILE

1. Supply and Demand. Housing inventory and vacancy rates are provided in Table 7. Between 1980 and 1990, the City added 40,655 units, or 45.8 percent of its total housing stock. As of April 1, 1990 the City contained 129,404 housing units. The percentage of single-family housing units declined between 1980 and 1990 from 67.3 percent to 62.9 percent, while the percentage of multiple family housing units increased from 29.4 percent to 32.8 percent. Multiple family housing units represented 32.8 percent of the housing stock and over 44 percent of the housing stock was renter-occupied. Because there is a significant need for 3+ bedroom affordable rental units, City planners are currently studying General Plan alternatives which seek to increase large family multi-family housing opportunities. City planners encourage developers to include affordable units for large families in their multi-family project applications.

Table 7 - Market and Inventory Conditions

Housing Stock Inventory	Total	Vacancy Rate	0-1 bedroom	2 bedrooms	3+ bedrooms
1. Total Year-around	129,404	---	26,079	46,309	57,016
2. Total Occupied	121,807		24,343	42,738	54,726
3. Renter	63,067		21,369	29,575	12,123
4. Owner	58,740		2,974	13,163	42,603
5. Total Vacant	7,597		1,736	3,571	2,290
6. For Rent	4,452	6.59%	1,408	2,425	619
7. For Sale	1,191	1.99%	54	362	775
8. Other	1,954		274	784	896

Source: City of Fresno 1994 CHAS Table 1 B

2. Multi-Family Vacancy Rates. City vacancy rates rose substantially in the mid nineties but have begun to decline possibly due to an improved economy. The CSUF 1999 Housing Report indicates that the average vacancy rate is 5.8 percent of the units surveyed. For apartment units south of Shaw Avenue, the vacancy rate had been nearly 15 percent. Except for a portion of southeast Fresno, where rates are still above 12 percent, vacancies have dropped by 50 percent and are now between 3-6 percent in most areas south of Shaw. In the short-term, higher vacancy rates increased housing opportunity and decreased the potential for discrimination in housing. Discounts and incentives were offered, choice in location increased, and subtle forms of discrimination reduced as property owners and landlords worked to reduce high vacancy rates. High vacancy rates lead to fewer apartments constructed, however, and can result in reduced housing choice in the long-term. There are signs that increased demand throughout the state is stimulating the construction industry to increase production of multi-family housing units.

3. Substandard Housing. In May of 1991, City of Fresno Development Department staff completed a comprehensive housing quality survey for each Community Plan area. The survey classified housing units into four quality categories: standard, minor rehabilitation, major rehabilitation, and demolition. The standard class included units that had no major structural deficiency, but which may require minor repairs costing less than 5 percent of replacement cost. A unit in the minor rehabilitation category contained not more than one major deficiency and needed other minor repairs at a total repair cost ranging from 5-25 percent of replacement cost. A housing unit classified as needing major rehabilitation contained two or more

major deficiencies in addition to needing minor repairs at a total repair cost ranging from 25-50 percent of replacement cost. A housing unit requiring demolition would require rehabilitation costing over 50 percent of replacement cost and subsequently would not be economically practical to repair.

The 1991 survey indicates that of 148,162 housing units, 9,085 (6 percent) were classified as requiring minor rehabilitation; 1,008 (0.6 percent) required major rehabilitation; and only 770 (0.5 percent) were classified as demolition quality. Of these 10,863 units found to be non-standard, 21.3 percent were located in the Roosevelt Community Plan area and 21 percent in the Fresno High Community Plan area, indicating a major need for rehabilitation in those parts of the City. The Central area contained 16 percent of all substandard units; the Edison area 15.9 percent; the West area, 8.2 percent; the Hoover Area, 5.2 percent; the McLane area, 4.6 percent; the Bullard area, 2.6 percent; and the Woodward area, 0.1 percent.

The Fresno High and Roosevelt Community Plan areas had the highest number of minor rehabilitation units with 2,286 or 11 percent and 2,063 or 6 percent, respectively. In the Central area 1,338 units required minor rehabilitation, with 1,364 housing units in the Edison area needing minor rehabilitation.

The largest concentration of major rehabilitation housing units are located in the Central area (307 units) and Edison area (234 units). Similarly, the Central and Edison areas contained the largest number and proportion of demolition units with 188 and 226 units, respectively.

4. Lead Based Paint Issues. Potentially, 55 percent of all residential units in the City may have lead-based paint with an estimated 11,650 children age 5 and under occupying units constructed before 1950. However, results of health studies undertaken by the Fresno County Child Health Disability Prevention Program in 1992, and the Community Health Department in 1993 appear to indicate that lead based paint is not a significant threat to households in the City. Most identified cases of lead poisoning have been determined to have resulted from ingestion of lead from a source other than paint or occurred before the affected individual moved to Fresno County. Nevertheless, the County Community Health Department endeavors to assist residents who discover lead based paint problems with the identification of appropriate remediation strategies. The City inspects for lead based paint, asbestos and other safety hazards consistent with state law and City building ordinances. If a problem is identified, the City will work with the household or property owner to remediate the problem. The Fresno Rental Housing Association is working to educate landlords and property managers regarding lead poisoning and abatement issues, laws and regulations. The City is educating staff regarding new HUD regulations that

strengthen public notice requirements. The Community Resource Guide for Lead Poisoning Prevention in California contains useful information regarding lead poisoning issues, prevention, identification, education, and remediation.

5. Homeless and Those Threatened with Homelessness. The City concurs with the state legislature findings that the problem of homelessness is significant. The adopted 1995 Housing Element of the General Plan Housing and Population Characteristics section, page II-51 states “that the homeless population has placed a tremendous burden on the delivery system to adults and families.” The document dramatically describes characteristics of the homeless population. For example, approximately 5,000 families were on the waiting list for Section 8 subsidized housing and 10 percent of those families were classified as emergency situations. Emergency housing shelters, with a total of 500 beds, could provide temporary shelter for only about 15 percent of those that required emergency housing. It was estimated that 100-200 families requiring temporary shelter were turned away each month. Some persons with access to Section 8 vouchers have lifestyles which can prevent them from getting into, or remaining in, available units. A major cause of homelessness, for example, is drug abuse.

It is currently estimated that there are 3,200 homeless individuals in the City of which 475, or 28.3 percent, may be sheltered and 1,200, or 71.6 percent, may be unsheltered. This includes an estimated 100 youths, 50 percent of which may be unsheltered. A 1996 Conference of Mayors study indicated that as many as 46 percent of the nation’s homeless population are substance abusers. The same study reported that 17 to 23 percent of the homeless need psychiatric inpatient care. Per a California State Department of Mental Health study, the rate of mental illness for the homeless is 3-4 times higher than the 6.2 percent rate for the state.

6. Needs of Persons Threatened with Homelessness. Persons threatened with homelessness are those with current shelter but at risk of losing their residence. Persons at-risk include those leaving institutions (mental hospitals, jail, etc.), victims of domestic violence, people doubled-up in unstable conditions, households with incomes of less than 30 percent of MFI and high housing expenses, and low-income single person households. The greatest needs for assistance include short-term financial aid programs to assist persons at risk with finding shelter, maintaining a home, and educating tenants on their rights and responsibilities so that they are not illegally evicted or otherwise discriminated against. The City currently provides grants to organizations which seek to find shelter for homeless residents, and help those threatened with homelessness to keep their housing.

An additional issue is the dislocation of persons by code enforcement or redevelopment programs. Although code enforcement is necessary to protect health and safety, substandard units make up a component of the affordable housing supply. The City has adopted an ordinance requiring landlords to fund relocation costs for displaced households when code enforcement actions are taken by the City. Redevelopment can result in the removal of housing. Although redevelopment law requires relocation assistance, housing units often can not be replaced in the same neighborhood or at the same costs as the unit being replaced.

7. Emergency Housing/Other Planned Services. In FY 2000, the City, through its federal Emergency Shelter Grant (ESG) and Supportive Housing Program (SHP) funds, committed more than \$650,000 to agencies operating emergency shelters. The City has identified the homeless as a high priority housing assistance population and will continue to commit the resources and program support necessary to work to address homeless needs. The City has allocated \$293,000 in ESG funds in FY 2000 to nonprofit social service agencies that provide temporary shelter and transitional housing to the homeless. SHP funds will be allocated when awarded. The City has also collaborated with the Homeless Coalition to develop applications for additional funding.

Currently, accessible emergency beds are available through the Housing Authority's Plaza Emergency facility. Some nonprofit organizations, such as the Central Valley AIDS team and Center for Independent Living, will find housing for the physically challenged when contacted. However, it is difficult and time consuming. The Venice House and Miller Project are two locations that have accessible units. If units are not available, individuals will be placed in accessible motel rooms. The City is concerned about the low number of, or hardships related to, finding accessible accommodations. Solutions to this issue will continue to be explored during discussions with the public and service providers during FY 2000.

As previously stated, the City has allocated funds to a number of organizations who provide shelter and other service to the homeless including those persons diagnosed with AIDS or experiencing HIV complications. (See Appendix B for a listing.) The decision and amounts of funding for ESG grants were made through a collaborative effort between the City and the Homeless Coalition. The City intends to continue using available federal grants for these types of organizations throughout the life of the AI. The following list includes local sources for emergency shelter assistance. If the organization received funds from the City, it is so noted.

- **Maroa Home** - This program provides funds for shelter and other assistance for the homeless including those with HIV/AIDS. The City is directing \$33,000 of ESG funds to this program in FY 2000.
- **Arbor House** - This program provides shelter and other assistance for the homeless including AIDS and HIV patients. The City is directing \$23,500 of ESG funds to this program in FY 2000.
- **Central Valley AIDS Team (CVAT)** - In 1999, CVAT hopes to provide preventative education to at least 11,300 residents and direct assistance to at least 5,000 residents. Staff believes the most pressing housing needs are for more emergency shelters (90 days or less); traditional shelters (2+ years); and long-term housing (5+ years). If service users need accessible units, they might be placed at the Miller Project, Venice House or motels that have first floor accessible units. The City is directing \$12,400 in ESG funds to this program in FY 2000.
- **Poverello House** - This program is designed for poor and needy homeless men and women including those with AIDS/HIV. It provides free medical care, as well as social and residential services to the homeless and destitute. This program serves as many as 25,000 clients per year. The City is directing \$81,400 in ESG funds to this program in FY 2000.
- **Turning Point of Central California, Inc.** - This program provides comprehensive transitional housing coupled with long term comprehensive social, economic and rehabilitative services. The goal is to aid homeless clients including those affected by AIDS or HIV through rehabilitation until they can live independently. The City is directing \$20,500 in ESG funds to this program in FY 2000.
- **Marjaree Mason Center (MMC) Transitional Emergency Program** - This program provides food and shelter, intensive counseling, education, mental health assistance, addiction recovery, and other basic needs. The MMC provides a safe environment to women and children who are victims of domestic violence. This program includes 24 hour crisis intervention, community education, legal assistance, and counseling services. The City is directing \$58,000 in ESG funds to the MMC in FY 2000.
- **Fresno County Economic Opportunities Commission (EOC) Sanctuary** - This program provides shelter and assistance for the homeless with emphasis

on AIDS and HIV patients. The City is directing \$50,200 in ESG funds to this program in FY 2000.

- **The Housing Authorities of the City and County of Fresno - Plaza Emergency Housing Center** - The Plaza Emergency Housing Center, owned by the Housing Authority of the City of Fresno, provides housing to adults with children who are without housing or money. Clients can refer themselves, or be referred by other agencies in the community. The Housing Authority contracts with the County of Fresno Human Services System to determine the eligibility of families for emergency housing and provide supportive services.
- **Others** - The Evangel Home, Victory Life Fellowship L.I.F.E Recovery Home Fresno Rescue Mission and Light Line United Mission also provide services. See Appendix B for a listing and brief description of organizations receiving funding from the City. The City also provides funds to special needs groups who are having difficulty maintaining their home through the Senior Paint and the Emergency Repair Grant programs.

8. Number of Section 8 Units.

The single largest source of affordable housing in the City is the Housing Authority. In addition to the 1,224 public housing units they own, manage and maintain, the Housing Authority owns and manages 40 farm labor housing units in the City of Fresno occupied year-round by farm worker families, and they own and manage 50 multifamily units financed by California Housing Finance Agency (CHFA) and subsidized by the Section 8 New Construction program. The Fresno Housing Authority provides Section 8 rent subsidies to 6,248 families, 5,123 of which live in the City of Fresno.

There is a tremendous need for additional housing assistance in Fresno. The Housing Authority has nearly 16,000 families on their waiting list for housing assistance. Many of these families are large with five or more persons. There is a shortage of affordable three, four and five bedroom units, both in public and private projects, making it difficult for large families to find suitable housing, even when housing assistance becomes available.

The last available distribution map (see Map 10) shows that, as of 1991, a majority of the units provided pursuant to Section 8, Title II of the National Affordable Housing Act, were in the Roosevelt (17 percent Asian American; 43 percent Hispanic), Fresno High (37 percent Hispanic; 9 percent Asian American) and Edison (47 percent African American) Community Plan areas. According to Housing Authority staff,

this map needs to be updated. This information will be provided as part of the Housing Element Update to the extent available from the Housing Authority and US Census data.

There is an insufficient number of Section 8 units and vouchers needed to provide affordable housing to City residents. The City is committed to support the Housing Authority's efforts to obtain additional dollars with a goal to provide a means to obtain adequate housing for all of its residents. This commitment includes training in grant writing for CDBG, ESG and HOME funding programs contained in the Consolidated Plan, support of the League of Cities in its state and federal lobbying efforts, and ongoing programs to streamline City development and other functions in a manner designed to free funds for fair housing and other important programs.

Map 10 - Distribution of Housing Authority Units

Fresno - Clovis Metropolitan Area
1990 Census Tracts

Section 8 Rental Subsidies
by Study Area, 3,287 Section 8
Units as of September 30, 1991

